

**Information to identify the case:**

Debtor 1	<u>Michael T Biddle</u>	Social Security number or ITIN	xxx-xx-2576
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Albertina Biddle</u>	Social Security number or ITIN	xxx-xx-7512
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Virginia			
Case number: 22-11730-BFK			

**Discharge of Joint Debtors**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael T Biddle

Albertina Biddle

March 21, 2023

**For the court:** William C. Redden  
Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael T Biddle  
Albertina Biddle  
Debtors

Case No. 22-11730-BFK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-9

User:

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Date Rcvd: Mar 21, 2023

Form ID: 318

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2023:

Recip ID db/jdb	Recipient Name and Address
cr	Michael T Biddle, Albertina Biddle, 46222 Walpole Terr., Sterling, VA 20165-8744
cr	+ F JPMorgan Chase Bank, National Association, BWW Law Group, 8100 Three Chopt Road, Richmond, VA 23229-4833
16032769	Treasurer, County of Loudoun, Virginia, Attention: Collections/Bankruptcy Div., P O Box 347 (MSC #31), Leesburg, VA. 20178-0347
16032770	Advanced Dermatology, 151 Southhall Ln, #300, Maitland, FL 32751-7172
16032771	+ Ali Moshirfar, 19450 Deerfield, #200, Leesburg, VA 20176-6821
16032773	Altheon Health, PO Box 8828, Pompano Beach, FL 33075-8828
16032772	+ Anil Chenthitta, PO Box 14099, Belfast, ME 04915-4034
16032767	+ Anil Chenthitta, 19450 Deerfield Ave, #280, Leesburg, VA 20176-6821
16032775	Brian K. Madden - notice only, PO Box 7663, Arlington, VA 22207-0663
16032783	Capital One, P.O. Box 1366, Pittsburgh, PA 15230-1366
16032784	Dermassociates LLC, PO Box 843007, Dallas, TX 75284-3007
16032785	+ Esthetique Dentistry, 44345 Premier Pl., #220, Ashburn, VA 20147-5054
16032786	Fairfax Hospital, P.O. Box 37019, Baltimore, MD 21297-3019
16032787	#+ Fairfax Radiology Centers, 2722 Merilee Drive, #230, Fairfax, VA 22031-4416
16032789	+ Forefront Dermatology, 801 York St, Manitowoc, WI 54220-4630
16032792	INOVA Health, 2990 Telestar Ct., Falls Church, VA 22042-1207
16032793	+ Loudoun Dental Assoc., 24565 Dulles Landing Dr., #190, Sterling, VA 20166-2714
16032794	+ Loudoun Hospital, 44045 Riverside Pkwy, Leesburg, VA 20176-5101
16032798	Loudoun/Landsdowne Hospital, P.O. Box 6000, Leesburg, VA 20177-0600
16032795	+ NOVA Pulmonary Crit. Care, PO Box 14099, Belfast, ME 04915-4034
16032799	Nat'l Spine & Pain, PO Box 713666, Cincinnati, OH 45271-3666
16032800	+ Rashin Bidgoli, 21145 Whitfield Pl, #101, Sterling, VA 20165-7278
16032802	Reston Hosp, PO Box 740760, Cincinnati, OH 45274-0760
16033547	Sunrise Med. Lab., PO Box 9070, Hicksville, NY 11802-9070
16032806	Treasurer, County of Loudoun, Virginia, Attention: Collections/Bankruptcy Div., P O BOX 347 (MSC #31), Leesburg, Virginia 20178-0347
16032807	Virginia Hospital Center, Box 34840, Alexandria, VA 22334-0840
16032808	+ Virginia Hospital Center, attn: Business Office, 2800 Shirlington Rd, #600, Arlington, VA 22206-3608
16032807	Virginia Hospital Center, Box 3475, Toledo, OH 43607-0475

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
16032774	EDI: CAPITALONE.COM	Mar 22 2023 04:45:00	Capital One, P.O. Box 85015, Richmond, VA 23285-5015
16032777	EDI: CAPITALONE.COM	Mar 22 2023 04:45:00	CapOne/walmart, PO Box 71087, Charlotte, NC 28272-1087
16032776	EDI: CAPITALONE.COM	Mar 22 2023 04:45:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
16032778	EDI: RMSC.COM	Mar 22 2023 04:45:00	CareCredit, attn: Bankruptcy Dept., PO Box

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		981127, El Paso, TX 79998-1127
16032780	+ EDI: JPMORGANCHASE	Mar 22 2023 04:45:00 Chase Records - Bankruptcy, Mail Code LA4 5555, 700 Kansas Ln, Monroe, LA 71203-4774
16032782	+ EDI: CITICORP.COM	Mar 22 2023 04:45:00 Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
16032781	+ EDI: CITICORP.COM	Mar 22 2023 04:45:00 Citibank/The Home Depot, Citicorp - Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
16032788	+ Email/Text: BANKRUPTCY@INOVA.ORG	Mar 22 2023 00:53:00 INOVA Fairfax Hosp., 2990 Telestar Ct., Falls Church, VA 22042-1211
16032790	Email/Text: BANKRUPTCY@INOVA.ORG	Mar 22 2023 00:53:00 INOVA Loudoun Hosp., 2990 Telestar Ct., Falls Church, VA 22042-1207
16032779	EDI: JPMORGANCHASE	Mar 22 2023 04:45:00 Chase Mortgage, 700 Kansas Lane, Monroe, LA 71203-0000
16032797	+ EDI: NFCU.COM	Mar 22 2023 04:45:00 Navy FCU, 820 Follin Lane, Vienna, VA 22180-4907
16032796	+ EDI: NFCU.COM	Mar 22 2023 04:45:00 Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
16032801	+ Email/PDF: HCABKNotifications@resurgent.com	Mar 22 2023 00:55:08 Reston Hosp. Ctr., attn: Business Office, 1850 Town Center Parkway, Reston, VA 20190-3298
16032803	EDI: RMSC.COM	Mar 22 2023 04:45:00 Synchrony Bank, re: bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16032804	+ EDI: RMSC.COM	Mar 22 2023 04:45:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
16032805	+ EDI: RMSC.COM	Mar 22 2023 04:45:00 Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
TOTAL: 16		

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
16032791		Landsdowne Hospital
16032768		old address, do not use

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2023

Signature: /s/Gustava Winters

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**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0422-9

User:

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**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2023 at the address(es) listed below:**

Name	Email Address
Barry W. Spear	on behalf of Creditor F JPMorgan Chase Bank National Association Barry.Spear@bww-law.com, bankruptcy@bww-law.com
Brian Kenneth Madden	on behalf of Debtor Michael T Biddle briankmadden@gmail.com briankmadden@yahoo.com;R45056@notify.bestcase.com;bkmadden.ecfnotices@gmail.com
Brian Kenneth Madden	on behalf of Joint Debtor Albertina Biddle briankmadden@gmail.com briankmadden@yahoo.com;R45056@notify.bestcase.com;bkmadden.ecfnotices@gmail.com
John P. Fitzgerald, III	ustpreion04.ax.ecf@usdoj.gov
Kevin R. McCarthy	krm@mccarthywhite.com kmccarthy@premierremote.com;DC07@ecfbis.com

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